

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information —enter all requested information
1a Name of plan EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN	1b Three-digit plan number (PN) ▶ 002
	1c Effective date of plan 01/01/2006
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) ALDEN LEEDS, INC. 55 JACOBUS AVE. KEARNY, NJ 07032	2b Employer Identification Number (EIN) 22-1683651 2c Plan Sponsor's telephone number 973-589-3544 2d Business code (see instructions) 423990

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/16/2023	ANDREW EPSTEIN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 216
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year		6a(1) 120
a(2) Total number of active participants at the end of the plan year		6a(2) 134
b Retired or separated participants receiving benefits		6b 0
c Other retired or separated participants entitled to future benefits.....		6c 49
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 183
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 183
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 174
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 10
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2H 2J 2K 2R 2T 3D		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 0 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A Name of plan EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 ALDEN LEEDS, INC.	D Employer Identification Number (EIN) 22-1683651

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☐ Yes ☒ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

GETTRY MARCUS, CPA, PC

13-3418879

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	CPA	85897	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

ABAR RETIREMENT PLAN SERVICES LLC

25B VREELAND RD. SUITE 103
FLORHAM PARK, NJ 07932

46-1281375

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15	TPA	63368	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

CHARLES SCHWAB & CO., INC.

211 MAIN STREET
SAN FRANCISCO, CA 94105

94-1737782

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19	CUSTODIAN	33026	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ALDEN LEEDS, INC.</u>	D Employer Identification Number (EIN) <u>22-1683651</u>	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	83426	381386
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	299328	176810
(2) Participant contributions.....	1b(2)	5152	17874
(3) Other.....	1b(3)	20478	21919
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	16110432	12438460
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	16518816	13036449

Liabilities

g Benefit claims payable	1g	19241	7567
h Operating payables	1h	56425	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	100356
k Total liabilities (add all amounts in lines 1g through 1j)	1k	75666	107923

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	16443150	12928526
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	228694	
(B) Participants	2a(1)(B)	144347	
(C) Others (including rollovers)	2a(1)(C)	5000	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		378041
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		0
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-2564222
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		-2186181
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1178908	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1178908
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	149535	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		149535
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1328443
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-3514624
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☒ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **GETTRY MARCUS CPA, P.C.**

(2) EIN: **13-3418879**

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

	Yes	No	Amount
4a	X		139506

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN		B Three-digit plan number (PN) 002
C Plan sponsor's name as shown on line 2a of Form 5500 ALDEN LEEDS, INC.		D Employer Identification Number (EIN) 22-1683651
Part I Distributions		
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 26-1384797		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)		
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A		
Part III Amendments		
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.		
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14	Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:	
a	The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....	14a
b	The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b
c	The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:	
a	The corresponding number for the plan year immediately preceding the current plan year.....	15a
b	The corresponding number for the second preceding plan year.....	15b
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:	
a	Enter the number of employers who withdrew during the preceding plan year	16a
b	If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐	

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN
FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2022 AND 2021

GETTRYMARCUS



Epstein Affiliated Companies 401(k) Pension Plan

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Years Ended December 31, 2022 and 2021

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Independent Auditor's Report

To the Board of Trustees
Epstein Affiliated Companies 401(k) Pension Plan

Opinion

We have audited the accompanying financial statements of Epstein Affiliated Companies 401(k) Pension Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2022 and 2021, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of the Plan are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Gettry Marcus CPA, P.C.

Gettry Marcus CPA, P.C.
Woodbury, New York
October 14, 2023

Epstein Affiliated Companies 401(k) Pension Plan
Statements of Net Assets Available for Benefits
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Assets		
Investments - at fair value	\$ 12,438,460	\$ 16,110,432
Non interest bearing cash	381,386	83,426
Accrued interest and dividends receivable	21,919	20,478
Employer contributions receivable	176,810	299,328
Contribution receivable from participants	<u>17,874</u>	<u>5,152</u>
Total assets	<u>13,036,449</u>	<u>16,518,816</u>
Liabilities		
Withholding taxes payable	100,356	-
Due to sponsor	-	56,425
Pending participant distributions	<u>7,567</u>	<u>19,241</u>
Total liabilities	<u>107,923</u>	<u>75,666</u>
Net assets available for benefits	<u><u>\$ 12,928,526</u></u>	<u><u>\$ 16,443,150</u></u>

Epstein Affiliated Companies 401(k) Pension Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Additions:		
Additions to net assets attributed to:		
Investment income (loss)		
Net appreciation (depreciation) in fair value of investments	\$ (2,932,972)	\$ 1,856,104
Interest and dividends	368,750	330,055
Total investment income (loss)	<u>(2,564,222)</u>	<u>2,186,159</u>
Contributions		
Participants	144,347	151,047
Employer	228,694	4,345
Rollovers	-	54,790
Repayment of coronavirus-related distributions	5,000	90,000
Total contributions	<u>378,041</u>	<u>300,182</u>
Total additions	<u>(2,186,181)</u>	<u>2,486,341</u>
Deductions:		
Deductions from net assets attributed to:		
Benefits paid to participants	1,178,908	9,704,775
Administrative expenses	149,535	39,790
Total deductions	<u>1,328,443</u>	<u>9,744,565</u>
Net decrease	<u>(3,514,624)</u>	<u>(7,258,224)</u>
Transfer from affiliated plan	-	1,138,289
Net assets available for benefits		
Beginning of year	<u>16,443,150</u>	<u>22,563,085</u>
End of year	<u>\$ 12,928,526</u>	<u>\$ 16,443,150</u>

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2022 and 2021

Note 1 – Description of Plan

The following description of the Epstein Affiliated Companies 401(k) Pension Plan (the “Plan”) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan established effective April 1, 1974, restatement date of January 1, 2014 and includes all eligible employees, of a controlled group of employers (defined below), who have completed six months of eligible service. These employees are eligible to join the Plan on January 1 following completion of six months of service. Effective December 31, 2021 the Plan merged in the Mid-Continent Packaging, Inc. Defined Contribution Plan (the “MCP Plan”) (an affiliated Plan) (see Note 7). Effective January 1, 2022, the Plan adopted a Non-Standardized Pre-Approved Profit Sharing Plan with CODA (“Non-Standardized Plan”). Prior to January 1, 2022, the Plan adopted a volume submitter defined contribution plan. The Plan is subject to the provisions of ERISA. The Board of Trustees of the Plan is responsible for oversight of the Plan. Management of the Company determines the appropriateness of the Plan’s investment offerings, monitors investment performance and reports to the Plan’s Board of Trustees. All investments of the Plan, are held with Charles Schwab & Co., Inc. (“Schwab”).

The controlled group members are:

- Alden Leeds, Inc.
- Brom Wholesale Distributors, Inc.
- Mid-Continent Packaging, Inc.

The controlled group of employers or members is hereinafter referred to as the “Employer or Company”.

Contributions

Each year participants may contribute an amount up to 100% of their pre-tax annual compensation as defined in the Plan. Participants who have attained the age of 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (“rollovers”). The Employer contributes 200% of the participant’s elective deferrals, limited to the first 5% of participant’s compensation. During the years ended December 31, 2022 and 2021, the Employer made matching contributions of \$9,014 and \$4,345, respectively. Employees of Mid-Continent Packaging, Inc., and the owners of Alden Leeds, Inc. are not eligible for employer matching contributions. After the merger, the MCP Plan participants may receive discretionary Employer profit-sharing contributions, as defined. During the years ended December 31, 2022 and 2021, the Employer contributed an amount up to 5%, of each eligible employee’s gross wages to each participant which totaled \$219,680 and \$155,582, respectively. Prior to the merger, the 2021 MCP Plan Employer contributions were reflected in their financial statements. Contributions are subject to certain Internal Revenue Service (“IRS”) limitations.

Participant Accounts

Each participant’s account is credited with (a) participant’s contributions, (b) the employer’s matching contributions and an allocation of (c) Plan earnings and losses, and (d) an allocation of Plan administrative expenses. Allocations are based on participants’ account balances, in accordance with uniformly and consistently applied accounting methods adopted by the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account. The assets of the Plan are invested either at the direction of the Plan Trustee in various investments or can be self-directed.

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2022 and 2021

Note 1 – Description of Plan (continued)

Vesting

Participants are immediately vested in their salary deferral contributions and rollovers plus actual earnings thereon. The vesting in the employer and contribution portion of the participants' accounts is based on years of continuous service. However, if an active participant dies or becomes totally and permanently disabled prior to attaining the normal retirement age, the participant's account becomes 100% vested.

A participants' vested interest in their employer matching and profit-sharing contributions shall be determined in accordance with the following schedule:

<u>Years of Vesting Service</u>	<u>Vested Interest</u>
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

Forfeited Accounts

Forfeitures of non-vested accounts are used to reduce Plan expenses and/or contributions by the Company. Forfeited non-vested accounts totaled \$14,912 and \$7,637 at December 31, 2022 and 2021, respectively. For the years ended December 31, 2022 and 2021, \$22,105 and \$12,001, respectively were used to reduce Company contributions.

Payment of Benefits

On termination of service due to death, disability or retirement, a participant with a vested interest over \$5,000 must consent to any distribution of such vested interest. If the vested interest is less than \$5,000, or for termination of services for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution or as an automatic rollover to an individual retirement account if no election is made. In-service distributions are permitted upon attainment of age 59 ½. Distributions are subject to the applicable provisions of the Plan agreement.

Coronavirus Aid, Relief and Economic Security Act

The Coronavirus Aid, Relief and Economic Security Act (the "CARES Act") was enacted on March 27, 2020. The CARES Act included a number of relief provisions available to tax-qualified retirement plans. The provisions of the CARES Act were effective and operationalized immediately (i.e., prior to amending the Plan document). The Plan adopted certain measures included in the CARES Act as follows:

- Permitted qualified individuals (as defined under the CARES Act) to request Coronavirus-Related Distributions up to \$100,000 from their vested portion of the Plan between January 1, 2020 and December 31, 2020. Individuals may repay all or part of the amount of a Coronavirus-Related Distribution within three years after the date that the distribution was received. During the years ended December 31, 2022 and 2021, \$5,000 and \$90,000 of Coronavirus-Related Distribution repayments were received and reflected on the 2022 and 2021 statements of changes in net assets available for benefits.

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2022 and 2021

Note 1 – Description of Plan (continued)

Coronavirus Aid, Relief and Economic Security Act (continued)

- Permitted the delay of Required Minimum Distributions (“RMD”) for a period of one year, with the delay applying to both 2019 distributions that were required to begin no later than April 1, 2020, and 2020 distributions, unless an employee elected to receive an RMD in 2020. Participants that elected to receive a 2020 RMD amount were able to use the 60-day rollover option.

The extended timing and manner for formal plan amendments, as determined by the CARES Act, is for the Plan year ending December 31, 2025.

Note 2 – Summary of Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America (“U.S. GAAP”) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Management of the Company determines the Plan’s valuation policies utilizing information provided by the Plan’s investment advisers, custodians and insurance company.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan’s gains and losses on investments bought and sold as well as held during the year.

Payments of Benefits

Benefits are recorded when paid by the Plan.

Administrative Expenses

Certain administrative expenses of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. Expenses that are paid by the Company are excluded from these financial statements. Investment related expenses are included in net appreciation (depreciation) of fair value of investments.

Note 3 – Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The fair value hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1	Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
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Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2022 and 2021

Note 3 – Fair Value Measurements (continued)

Level 2	Inputs to the valuation methodology include: • Quoted prices for similar assets or liabilities in active markets; • Quoted prices for identical or similar assets or liabilities in inactive markets; • Inputs other than quoted prices that are observable for the asset or liability; • Inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2022 and 2021.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Exchange traded funds: Valued at the closing price reported in the active market in which the individual securities are traded.

Common stocks: Valued at the closing price reported in the active market in which the individual securities are traded.

Bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value in yields currently available in comparable securities of issuers with similar credit ratings.

Cash - interest bearing: Valued at fair value based on current market values of the underlying values of the fund.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2022 and 2021

Note 3 – Fair Value Measurements (continued)

The following tables sets forth by level, within the fair value hierarchy, the Plan's investments at fair value at December 31, 2022 and 2021:

Investments at Fair Value at December 31, 2022				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 2,590,440	\$ -	\$ -	\$ 2,590,440
Exchange traded funds	5,436,692	-	-	5,436,692
Common stocks	2,900,821	-	-	2,900,821
Bonds	-	1,390,664	-	1,390,664
Cash - interest bearing	119,843	-	-	119,843
	<u>\$ 11,047,796</u>	<u>\$ 1,390,664</u>	<u>\$ -</u>	<u>\$ 12,438,460</u>

Investments at Fair Value at December 31, 2021				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 3,011,032	\$ -	\$ -	\$ 3,011,032
Exchange traded funds	7,433,145	-	-	7,433,145
Common stocks	3,354,673	-	-	3,354,673
Bonds	-	2,192,115	-	2,192,115
Cash - interest bearing	119,467	-	-	119,467
	<u>\$ 13,918,317</u>	<u>\$ 2,192,115</u>	<u>\$ -</u>	<u>\$ 16,110,432</u>

Note 4 – Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100% vested in their discretionary employer contributions.

Note 5 – Tax Status

The Non-Standardized Plan received a favorable opinion letter dated June 30, 2020, in which the Internal Revenue Service ("IRS") stated that the Plan, as then designed was in compliance with the applicable sections of the Internal Revenue Code ("IRC"). Although the Plan has been amended since receiving the letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified and the related trust is tax exempt. The Plan administrator had been provided with a determination letter dated March 31, 2014 by the IRS which indicated that the volume submitter plan adopted by the Company, as then designed was in compliance with the applicable sections of the IRC.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The trustees of the Plan have analyzed the tax positions taken by the Plan, and have concluded that as of December 31, 2022 and 2021, no uncertain positions are taken or are expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2022 and 2021

Note 6 – Related Party Transactions

Certain Plan investments are managed by Schwab, the custodian for the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net appreciation (depreciation) in the fair value of investments, as they are paid by revenue sharing, rather than direct payment.

The Plan incurred administrative expenses of \$149,535 and \$39,790 (net of \$44,000 reversal of previously accrued expenses paid by the Sponsor), which includes direct payments to the third-party administrator and accountant of \$149,265 and \$83,790 for the years ended December 31, 2022 and 2021 respectively (which was not covered by revenue sharing). The Employer pays directly any other fees related to the Plan's operations.

Note 7 – Transfer From Affiliated Plan

On December 31, 2021, the Plan Sponsor as permitted by the Plan document, made the decision and elected that all participants and related Plan assets of the MCP Plan would be transferred and merged into the Plan. Transfers into the Plan of \$1,138,289 were made on December 31, 2021 and the Plans were merged effective this date. Included within the transfer is \$299,328 of employer contributions from the MCP Plan, these amounts have been included within the Employer contributions receivable on the statement of net assets available for benefits as of December 31, 2021.

Note 8 – Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

High inflation and interest rates, as well as other changes in economic and political events, resulted in increased volatility in financial markets. Because the values of the Plan's investments have and will fluctuate in response to these changing market conditions, the impact of this situation on the Plan (and the Company) and its future results and financial position is not presently determinable.

Note 9 – Untimely Participant Contributions

For the years ended December 31, 2022, 2021, and 2020, there were unintentional delays by the Company whereby it failed to remit to the Plan's custodian certain employee contributions totaling \$139,506, \$122,516 and \$282,549, respectively, within the period prescribed by Department of Labor regulations resulting in nonexempt prohibited transactions. Under the regulations, amounts withheld by an employer from a participant's wages for contribution to a plan are plan assets on the earliest date that they can reasonably be segregated from the employer's general assets. During the year ended December 31, 2022, the Company made a contribution of \$694 representing lost earnings to the affected participants' accounts to compensate those participants for potential lost income due to the untimely remittances in 2021 and 2020. The Company will make contributions to the 2022 affected participants' accounts to compensate those participants for potential lost income due to the untimely remittances in 2023. The 2022, 2021 and 2020 untimely contributions of \$139,506, \$122,516 and \$282,549 were received by the Plan in 2022, 2021 and 2020 and are included in total contributions in the statements of changes in net assets available for benefits for the years ended December 31, 2022, 2021, and 2020, respectively. Management believes that the lost earnings due to the untimely remittances are not material to the Plan's financial statements.

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2022 and 2021

Note 10 – Withholding Taxes Payable

The Plan failed to timely remit the required withholding taxes on several distributions to the IRS. As of December 31, 2022, withholding taxes payable aggregating \$100,356 has been reflected on the statements of net assets available for benefits. The Plan remitted the aforementioned taxes to the IRS in January 2023 and the Company paid the late filing penalty.

Note 11 – Subsequent Events

The Plan has evaluated subsequent events for potential recognition or disclosure in the financial statements through October 14, 2023 the date the financial statements were available to be issued.

Supplementary Information

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2020

Check Here If Late Participant Loan Repayments Are Included	<u>Participant Contributions Transferred Late to the Plan</u>			<u>Total That Constitute Nonexempt Prohibited Transactions</u>			Total Fully Corrected Under VFCP and PTE 2002-51
	<u>Date Withheld</u>	<u>Date Remitted</u>	<u>Amount</u>	<u>Contributions Not Corrected *</u>	<u>Contributions Corrected Outside VFCP</u>	<u>Contributions Pending Correction in VFCP</u>	
	1/10/2020	1/27/2020	\$ 4,130	\$ -	\$ 4,130	\$ -	\$ -
	1/17/2020	1/27/2020	6,161	-	6,161	-	-
	1/24/2020	2/10/2020	193	-	193	-	-
	1/31/2020	2/10/2020	4,603	-	4,603	-	-
	2/7/2020	3/2/2020	4,605	-	4,605	-	-
	2/14/2020	3/2/2020	339	-	339	-	-
	2/14/2020	3/5/2020	4,573	-	4,573	-	-
	2/21/2020	3/2/2020	3,271	-	3,271	-	-
	2/21/2020	3/5/2020	4,590	-	4,590	-	-
	2/28/2020	3/9/2020	4,641	-	4,641	-	-
	3/20/2020	4/16/2020	4,612	-	4,612	-	-
	3/27/2020	4/8/2020	3,830	-	3,830	-	-
	3/27/2020	4/16/2020	4,487	-	4,487	-	-
	4/3/2020	4/16/2020	4,128	-	4,128	-	-
	4/3/2020	4/24/2020	4,699	-	4,699	-	-
	4/10/2020	4/29/2020	4,521	-	4,521	-	-
	4/10/2020	4/30/2020	4,212	-	4,212	-	-
	4/10/2020	5/13/2020	168	-	168	-	-
	4/10/2020	5/15/2020	168	-	168	-	-
	4/17/2020	5/13/2020	5,573	-	5,573	-	-
	4/17/2020	6/8/2020	2,911	-	2,911	-	-
	4/24/2020	5/13/2020	1,983	-	1,983	-	-
	4/24/2020	5/15/2020	4,597	-	4,597	-	-
	4/24/2020	5/29/2020	624	-	624	-	-
	4/24/2020	12/17/2020	168	-	168	-	-
	4/28/2020	5/29/2020	413	-	413	-	-
	5/1/2020	5/15/2020	4,477	-	4,477	-	-
	5/1/2020	5/20/2020	1,827	-	1,827	-	-
	5/1/2020	5/27/2020	751	-	751	-	-

See independent auditor's report.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2020

Check Here If Late Participant Loan Repayments Are Included	Participant Contributions Transferred Late to the Plan			Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Date Withheld	Date Remitted	Amount	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	5/1/2020	5/29/2020	\$ 250	\$ -	\$ 250	\$ -	\$ -
	5/1/2020	6/8/2020	662	-	662	-	-
	5/8/2020	5/27/2020	3,722	-	3,722	-	-
	5/8/2020	5/29/2020	4,299	-	4,299	-	-
	5/15/2020	6/8/2020	7,433	-	7,433	-	-
	5/22/2020	6/8/2020	4,718	-	4,718	-	-
	5/22/2020	6/12/2020	389	-	389	-	-
	5/22/2020	6/18/2020	2,907	-	2,907	-	-
	5/29/2020	6/12/2020	4,510	-	4,510	-	-
	5/29/2020	6/24/2020	2,815	-	2,815	-	-
	6/5/2020	6/18/2020	2,293	-	2,293	-	-
	6/5/2020	6/24/2020	4,752	-	4,752	-	-
	6/12/2020	6/24/2020	4,750	-	4,750	-	-
	6/12/2020	7/1/2020	4,059	-	4,059	-	-
	6/19/2020	7/8/2020	1,089	-	1,089	-	-
	6/19/2020	7/15/2020	4,832	-	4,832	-	-
	6/19/2020	7/27/2020	342	-	342	-	-
	6/24/2020	7/8/2020	1,714	-	1,714	-	-
	6/26/2020	7/14/2020	2,811	-	2,811	-	-
	6/26/2020	7/15/2020	4,670	-	4,670	-	-
	6/26/2020	8/3/2020	342	-	342	-	-
	7/3/2020	7/22/2020	2,723	-	2,723	-	-
	7/3/2020	7/29/2020	2,533	-	2,533	-	-
	7/3/2020	8/4/2020	237	-	237	-	-
	7/3/2020	8/27/2020	170	-	170	-	-
	7/6/2020	7/29/2020	2,294	-	2,294	-	-
	7/10/2020	7/29/2020	6,062	-	6,062	-	-
	7/10/2020	8/3/2020	3,871	-	3,871	-	-
	7/17/2020	7/27/2020	2,667	-	2,667	-	-

See independent auditor's report.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2020

Check Here If Late Participant Loan Repayments Are Included	Participant Contributions Transferred Late to the Plan			Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Date Withheld	Date Remitted	Amount	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	7/17/2020	7/29/2020	\$ 8,960	\$ -	\$ 8,960	\$ -	\$ -
	7/24/2020	8/4/2020	2,737	-	2,737	-	-
	7/24/2020	8/25/2020	237	-	237	-	-
	7/24/2020	12/30/2020	9,700	-	9,700	-	-
	7/31/2020	8/11/2020	8,044	-	8,044	-	-
	8/7/2020	8/25/2020	4,583	-	4,583	-	-
	8/7/2020	8/27/2020	4,760	-	4,760	-	-
	8/14/2020	8/25/2020	2,673	-	2,673	-	-
	8/14/2020	8/27/2020	4,915	-	4,915	-	-
	8/21/2020	9/4/2020	4,887	-	4,887	-	-
	8/28/2020	9/17/2020	5,052	-	5,052	-	-
	8/28/2020	9/18/2020	3,083	-	3,083	-	-
	9/4/2020	9/17/2020	4,554	-	4,554	-	-
	9/4/2020	9/18/2020	3,134	-	3,134	-	-
	9/18/2020	10/5/2020	2,886	-	2,886	-	-
	9/25/2020	10/14/2020	2,875	-	2,875	-	-
	9/25/2020	10/21/2020	4,457	-	4,457	-	-
	10/2/2020	10/14/2020	2,744	-	2,744	-	-
	10/2/2020	12/16/2020	1,539	-	1,539	-	-
	10/2/2020	12/17/2020	2,774	-	2,774	-	-
	10/9/2020	10/27/2020	3,880	-	3,880	-	-
	10/9/2020	12/16/2020	909	-	909	-	-
	10/9/2020	12/17/2020	1,725	-	1,725	-	-
	10/16/2020	10/27/2020	2,398	-	2,398	-	-
	11/13/2020	11/30/2020	3,714	-	3,714	-	-
	11/18/2020	11/30/2020	182	-	182	-	-
	11/20/2020	11/30/2020	2,695	-	2,695	-	-
	11/27/2020	12/11/2020	2,602	-	2,602	-	-
	12/18/2020	12/30/2020	4,679	-	4,679	-	-
			<u>\$ 282,549</u>	<u>\$ -</u>	<u>\$ 282,549</u>	<u>\$ -</u>	<u>\$ -</u>

See independent auditor's report.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2021

Check Here If Late Participant Loan Repayments Are Included	Participant Contributions Transferred Late to the Plan			Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Date Withheld	Date Remitted	Amount	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	1/1/2021	1/12/2021	\$ 1,869	\$ -	\$ 1,869	\$ -	\$ -
	1/1/2021	1/12/2021	158	-	158	-	-
	1/1/2021	1/13/2021	450	-	450	-	-
	1/6/2021	1/21/2021	1,748	-	1,748	-	-
	1/21/2021	2/1/2021	2,451	-	2,451	-	-
	1/21/2021	2/1/2021	507	-	507	-	-
	1/27/2021	2/9/2021	666	-	666	-	-
	1/31/2021	2/16/2021	729	-	729	-	-
	1/28/2021	2/16/2021	2,407	-	2,407	-	-
	1/31/2021	2/19/2021	2,341	-	2,341	-	-
	2/11/2021	3/1/2021	1,815	-	1,815	-	-
	2/11/2021	3/1/2021	2,233	-	2,233	-	-
	2/24/2021	3/5/2021	655	-	655	-	-
	2/22/2021	3/5/2021	2,088	-	2,088	-	-
	2/22/2021	3/5/2021	665	-	665	-	-
	2/24/2021	3/5/2021	2,116	-	2,116	-	-
	2/28/2021	3/12/2021	2,269	-	2,269	-	-
	2/28/2021	3/12/2021	763	-	763	-	-
	3/18/2021	3/29/2021	531	-	531	-	-
	3/13/2021	3/29/2021	2,189	-	2,189	-	-
	3/25/2021	4/6/2021	523	-	523	-	-
	3/25/2021	4/6/2021	2,061	-	2,061	-	-
	4/7/2021	4/16/2021	2,040	-	2,040	-	-
	4/7/2021	4/16/2021	1,740	-	1,740	-	-
	5/11/2021	5/20/2021	2,539	-	2,539	-	-
	5/11/2021	5/20/2021	876	-	876	-	-
	5/27/2021	6/7/2021	2,039	-	2,039	-	-
	5/27/2021	6/7/2021	703	-	703	-	-
	5/31/2021	6/10/2021	1,997	-	1,997	-	-

See independent auditor's report.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2021

Check Here If Late Participant Loan Repayments Are Included	Participant Contributions Transferred Late to the Plan			Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Date Withheld	Date Remitted	Amount	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	5/31/2021	6/10/2021	\$ 713	\$ -	\$ 713	\$ -	\$ -
	6/10/2021	6/21/2021	1,979	-	1,979	-	-
	6/10/2021	6/21/2021	1,913	-	1,913	-	-
	6/17/2021	6/29/2021	689	-	689	-	-
	6/17/2021	6/29/2021	1,975	-	1,975	-	-
	6/24/2021	7/7/2021	1,874	-	1,874	-	-
	6/24/2021	7/7/2021	718	-	718	-	-
	6/30/2021	7/19/2021	751	-	751	-	-
	6/30/2021	7/19/2021	2,110	-	2,110	-	-
	7/8/2021	7/22/2021	2,115	-	2,115	-	-
	7/8/2021	7/22/2021	1,851	-	1,851	-	-
	7/19/2021	7/29/2021	702	-	702	-	-
	7/19/2021	7/29/2021	1,790	-	1,790	-	-
	7/31/2021	8/18/2021	1,828	-	1,828	-	-
	7/31/2021	8/18/2021	1,888	-	1,888	-	-
	7/31/2021	8/18/2021	1,900	-	1,900	-	-
	7/31/2021	8/18/2021	825	-	825	-	-
	7/31/2021	8/18/2021	762	-	762	-	-
	7/31/2021	8/18/2021	757	-	757	-	-
	8/20/2021	8/30/2021	744	-	744	-	-
	8/17/2021	8/30/2021	2,349	-	2,349	-	-
	8/20/2021	8/30/2021	1,816	-	1,816	-	-
	8/17/2021	8/30/2021	1,815	-	1,815	-	-
	8/27/2021	9/14/2021	1,731	-	1,731	-	-
	8/27/2021	9/14/2021	775	-	775	-	-
	9/10/2021	9/21/2021	1,824	-	1,824	-	-
	8/31/2021	9/21/2021	806	-	806	-	-
	9/8/2021	9/21/2021	2,247	-	2,247	-	-
	8/31/2021	9/21/2021	1,771	-	1,771	-	-

See independent auditor's report.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2021

Check Here If Late Participant Loan Repayments Are Included	Participant Contributions Transferred Late to the Plan			Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Date Withheld	Date Remitted	Amount	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	9/17/2021	9/28/2021	\$ 1,713	\$ -	\$ 1,713	\$ -	\$ -
	9/17/2021	9/28/2021	1,007	-	1,007	-	-
	9/23/2021	10/5/2021	776	-	776	-	-
	9/23/2021	10/5/2021	1,828	-	1,828	-	-
	10/11/2021	10/19/2021	1,756	-	1,756	-	-
	10/11/2021	10/19/2021	2,207	-	2,207	-	-
	10/28/2021	11/9/2021	1,812	-	1,812	-	-
	10/31/2021	11/10/2021	1,066	-	1,066	-	-
	11/19/2021	12/1/2021	2,209	-	2,209	-	-
	11/19/2021	12/1/2021	981	-	981	-	-
	11/19/2021	12/1/2021	3,414	-	3,414	-	-
	10/22/2021	12/6/2021	1,833	-	1,833	-	-
	10/25/2021	12/6/2021	1,027	-	1,027	-	-
	11/30/2021	12/13/2021	1,022	-	1,022	-	-
	12/16/2021	12/27/2021	7,249	-	7,249	-	-
	12/16/2021	12/27/2021	3,788	-	3,788	-	-
	12/22/2021	1/10/2022	1,023	-	1,023	-	-
	12/22/2021	1/10/2022	1,619	-	1,619	-	-
			<u>\$ 122,516</u>	<u>\$ -</u>	<u>\$ 122,516</u>	<u>\$ -</u>	<u>\$ -</u>

See independent auditor's report.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2022

Check Here If Late Participant Loan Repayments Are Included	Participant Contributions Transferred Late to the Plan			Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Date Withheld	Date Remitted	Amount	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	1/1/2022	1/18/2022	\$ 3,592	\$ 3,592	\$ -	\$ -	\$ -
	1/8/2022	1/25/2022	3,198	3,198	-	-	-
	1/15/2022	1/28/2022	2,766	2,766	-	-	-
	1/23/2022	2/7/2022	2,819	2,819	-	-	-
	1/29/2022	2/10/2022	2,766	2,766	-	-	-
	2/5/2022	2/23/2022	1,509	1,509	-	-	-
	2/12/2022	2/23/2022	2,608	2,608	-	-	-
	2/14/2022	2/23/2022	2,452	2,452	-	-	-
	2/19/2022	3/7/2022	2,586	2,586	-	-	-
	2/26/2022	3/15/2022	2,613	2,613	-	-	-
	3/5/2022	3/18/2022	3,855	3,855	-	-	-
	3/12/2022	3/28/2022	2,673	2,673	-	-	-
	3/19/2022	4/1/2022	2,655	2,655	-	-	-
	3/26/2022	4/6/2022	2,779	2,779	-	-	-
	4/2/2022	4/27/2022	3,974	3,974	-	-	-
	4/9/2022	4/27/2022	2,670	2,670	-	-	-
	4/16/2022	4/27/2022	2,588	2,588	-	-	-
	4/23/2022	5/5/2022	2,589	2,589	-	-	-
	4/30/2022	5/25/2022	2,602	2,602	-	-	-
	5/7/2022	5/25/2022	1,658	1,658	-	-	-
	5/14/2022	5/31/2022	994	994	-	-	-
	5/21/2022	6/7/2022	1,487	1,487	-	-	-
	5/27/2022	6/7/2022	1,020	1,020	-	-	-
	6/10/2022	6/21/2022	1,039	1,039	-	-	-
	6/3/2022	6/21/2022	1,595	1,595	-	-	-
	6/11/2022	7/6/2022	2,096	2,096	-	-	-
	6/18/2022	7/6/2022	2,104	2,104	-	-	-
	7/1/2022	7/26/2022	550	550	-	-	-
	6/25/2022	7/26/2022	1,529	1,529	-	-	-
	7/2/2022	7/26/2022	3,753	3,753	-	-	-

* The Company is calculating lost earnings on the untimely remittances and will remit the contributions to the affected participants' accounts in 2023.

See independent auditor's report.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2022

Check Here If Late Participant Loan Repayments Are Included	Participant Contributions Transferred Late to the Plan			Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Date Withheld	Date Remitted	Amount	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	7/9/2022	7/27/2022	\$ 1,460	\$ 1,460	\$ -	\$ -	\$ -
	6/4/2022	8/9/2022	1,534	1,534	-	-	-
	7/28/2022	8/9/2022	2,211	2,211	-	-	-
	8/8/2022	8/18/2022	3,096	3,096	-	-	-
	7/30/2022	8/18/2022	1,557	1,557	-	-	-
	7/16/2022	8/18/2022	1,574	1,574	-	-	-
	7/23/2022	8/18/2022	1,593	1,593	-	-	-
	8/6/2022	10/4/2022	1,543	1,543	-	-	-
	8/13/2022	10/4/2022	1,480	1,480	-	-	-
	8/27/2022	10/4/2022	1,551	1,551	-	-	-
	8/20/2022	10/4/2022	1,569	1,569	-	-	-
	9/28/2022	10/6/2022	5,326	5,326	-	-	-
	9/24/2022	10/6/2022	1,479	1,479	-	-	-
	9/10/2022	10/6/2022	1,481	1,481	-	-	-
	9/3/2022	10/6/2022	1,507	1,507	-	-	-
	9/17/2022	10/6/2022	1,466	1,466	-	-	-
	10/1/2022	10/18/2022	3,718	3,718	-	-	-
	10/8/2022	10/18/2022	1,611	1,611	-	-	-
	10/15/2022	11/3/2022	2,599	2,599	-	-	-
	10/22/2022	11/3/2022	2,533	2,533	-	-	-
	10/29/2022	11/15/2022	1,659	1,659	-	-	-
	11/5/2022	11/15/2022	1,591	1,591	-	-	-
	12/9/2022	12/20/2022	3,236	3,236	-	-	-
	12/3/2022	12/20/2022	1,592	1,592	-	-	-
	11/26/2022	12/20/2022	1,546	1,546	-	-	-
	12/10/2022	1/3/2023	7,648	7,648	-	-	-
	12/17/2022	1/3/2023	1,593	1,593	-	-	-
	12/22/2022	1/3/2023	4,027	4,027	-	-	-
	12/24/2022	1/11/2023	2,534	2,534	-	-	-
	12/31/2022	1/11/2023	2,073	2,073	-	-	-
			\$ 139,506	\$ 139,506	\$ -	\$ -	\$ -

* The Company is calculating lost earnings on the untimely remittances and will remit the contributions to the affected participants' accounts in 2023.

See independent auditor's report.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(i)
Schedule of Assets (Held at End of Year)
December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond FI	\$ 6,871	\$ 5,790
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond IS	59,344	44,897
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	15,555	15,555
*	Charles Schwab	DoubleLine Core Fixed Income I	66,238	55,355
*	Charles Schwab	DoubleLine Core Fixed Income N	4,438	4,161
*	Charles Schwab	Federated Hermes Instl High Yield Bd IS	55,740	51,614
*	Charles Schwab	First Trust Low Duration Oppos ETF	115,404	107,763
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc A	2,320	2,187
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc Instl	59,524	52,400
*	Charles Schwab	iShares Core MSCI EAFE	53,695	58,681
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	39,179	34,325
*	Charles Schwab	iShares Core S&P Small-Cap	13,273	37,099
*	Charles Schwab	iShares iBoxx \$ Investment Grade Corporate Bond ET	63,137	54,191
*	Charles Schwab	iShares JPMorgan USD Emerg Markets Bond	47,055	44,579
*	Charles Schwab	iShares S&P 500 Value	49,708	53,096
*	Charles Schwab	Janus Henderson Flexible Bond I	66,924	55,834
*	Charles Schwab	Janus Henderson Flexible Bond T	54,506	48,969
*	Charles Schwab	PIMCO 0-5 Year High Yield Corp Bd ETF	123,239	113,628
*	Charles Schwab	PIMCO International Bond (USD-Hdg) Instl	85,077	73,062
*	Charles Schwab	Schwab International Equity ETF™	20,847	23,481
*	Charles Schwab	SPDR® S&P 500 ETF	95,595	294,471
*	Charles Schwab	TCW Total Return Bond I	125,302	101,870
*	Charles Schwab	TCW Total Return Bond N	7,004	5,934
*	Charles Schwab	Vanguard 500 ETF	49,470	76,943
*	Charles Schwab	Vanguard Growth ETF	63,172	172,219
*	Charles Schwab	Vanguard High-Yield Corporate Adm	83,608	73,421
*	Charles Schwab	Vanguard High-Yield Corporate Inv	34,555	32,146
*	Charles Schwab	Vanguard Mid-Cap ETF	61,228	70,111
*	Charles Schwab	Vanguard Mid-Cap Growth ETF	36,085	87,723

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(i)
Schedule of Assets (Held at End of Year)
December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Vanguard Mid-Cap Value ETF	\$ 22,841	\$ 58,559
*	Charles Schwab	Vanguard Russell 1000 Growth ETF	70,303	77,444
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	171,934	162,786
*	Charles Schwab	Vanguard Value ETF	58,867	111,594
*	Charles Schwab	Wisdomtree Europe Hedged Equity ETF	6,191	8,675
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	11,783	17,937
*	Charles Schwab	Baron Global Advantage Institutional	26,811	27,585
*	Charles Schwab	BlackRock High Yield Bond Instl	6,105	5,183
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond IS	9,320	6,907
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	17,723	17,723
*	Charles Schwab	Consumer Staples Select Sector SPDR® ETF	7,351	10,437
*	Charles Schwab	DoubleLine Core Fixed Income I	9,160	7,584
*	Charles Schwab	ETFMG Prime Mobile Payments ETF	16,424	12,956
*	Charles Schwab	Federated Hermes High Income Bond IS	6,681	5,586
*	Charles Schwab	Financial Select Sector SPDR® ETF	39,458	61,970
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc Instl	8,938	7,592
*	Charles Schwab	Grayscale Bitcoin Trust (BTC)	17,129	4,336
*	Charles Schwab	Industrial Select Sector SPDR® ETF	25,038	77,586
*	Charles Schwab	iShares Core MSCI EAFE	40,917	35,135
*	Charles Schwab	iShares Core S&P 500	30,395	27,663
*	Charles Schwab	iShares Interest Rate Hedged Corp Bd ETF	4,784	4,525
*	Charles Schwab	Ishares U S Technology Etf	83,418	249,020
*	Charles Schwab	MainStay MacKay High Yield Corp Bd I	9,407	8,204
*	Charles Schwab	Materials Select Sector SPDR® ETF	18,611	31,150
*	Charles Schwab	Metropolitan West Total Return Bd I	13,419	11,103
*	Charles Schwab	PIMCO International Bond (USD-Hdg) Instl	9,094	7,783
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Instl	11,186	9,353
*	Charles Schwab	Select Sector Spdr Trust Shs Ben Int Energy	9,048	15,745
*	Charles Schwab	Select Sector Spdr Trust The Health Care Select Se	53,752	103,110
*	Charles Schwab	TCW Emerging Markets Income I	9,264	6,861

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Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(i)
Schedule of Assets (Held at End of Year)
December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Comcast 3.375 02/15/25 24 02/15/2025 3.375% Call 11/15/2024 100.00	\$ 53,380	\$ 48,432
*	Charles Schwab	Constellation 4.750 11/15/24 11/15/2024 4.750%	52,050	49,650
*	Charles Schwab	Constellation Brands Inc	18,143	29,432
*	Charles Schwab	Costco Wholesale Corp	3,363	31,499
*	Charles Schwab	CVS Health 3.875 07/20/25 25 07/20/2025 3.875% Call 04/20/2025 100.00	48,708	43,905
*	Charles Schwab	D.R. Horton Inc	15,221	17,471
*	Charles Schwab	Danaher Corp	-	55,738
*	Charles Schwab	Darling Ingredients Inc	24,908	20,968
*	Charles Schwab	Discover Financial Services	2,226	31,697
*	Charles Schwab	Dollar General Corp	17,863	59,839
*	Charles Schwab	Dollar Tree Inc	17,494	14,993
*	Charles Schwab	Federated Hermes Instl High Yield Bd IS	86,719	83,854
*	Charles Schwab	First Trust Low Duration Oppos ETF	151,669	141,851
*	Charles Schwab	Ford Motor Co	6,413	10,862
*	Charles Schwab	Fulton Financial 4.500 11/15/24 11/15/2024 4.500%	52,957	48,931
*	Charles Schwab	General Mills 3.650 02/15/24 23 02/15/2024 3.650% Call 11/15/2023 100.00	52,041	49,215
*	Charles Schwab	Global Payments 3.750 06/01/23 23 06/01/2023 3.750% Call 05/31/2023 100.00	10,080	9,936
*	Charles Schwab	Global Payments Inc	14,521	20,261
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc Instl	35,428	33,172
*	Charles Schwab	Goldman Sachs Group Inc	1,768	23,350
*	Charles Schwab	HCA Healthcare Inc	11,929	41,273
*	Charles Schwab	HERTZ GLOBAL HLDGS EQY WARRANT	14,538	9,833
*	Charles Schwab	Hyatt Hotels 4.850 03/15/26 25 03/15/2026 4.850% Call 12/15/2025 100.00	53,375	49,161
*	Charles Schwab	Incyte Corp	25,517	27,871
*	Charles Schwab	Intel Corp	32,238	16,387
*	Charles Schwab	Invesco S&P 500® Equal Weight Tech ETF	22,590	80,912
*	Charles Schwab	iShares Core MSCI EAFE	29,848	33,594
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	64,239	53,752
*	Charles Schwab	iShares MSCI EAFE Growth ETF	55,353	62,150
*	Charles Schwab	iShares US Healthcare Providers	19,505	40,689

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(i)
Schedule of Assets (Held at End of Year)
December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Johnson & Johnson	\$ 28,942	\$ 39,216
*	Charles Schwab	JPMorgan Chase & Co	8,819	29,502
*	Charles Schwab	L3Harris Technologies Inc	23,381	23,111
*	Charles Schwab	Littelfuse Inc	14,495	18,717
*	Charles Schwab	Lockheed 3.550 01/15/26 25 01/15/2026 3.550% Call 10/15/2025 100.00	26,354	25,173
*	Charles Schwab	Lowe s Companies Inc	10,737	75,113
*	Charles Schwab	MainStay MacKay High Yield Corp Bd I	4,232	205,568
*	Charles Schwab	Mastercard Inc A	3,661	78,587
*	Charles Schwab	Medtronic PLC	-	-
*	Charles Schwab	Meta Platforms Inc Class A	29,370	38,870
*	Charles Schwab	MetLife 4.368 09/15/23 09/15/2023 4.368%	53,572	49,840
*	Charles Schwab	Metropolitan West Total Return Bd I	244,846	220,055
*	Charles Schwab	Microsoft Corp	36,376	127,105
*	Charles Schwab	New Haven Conn 2.907 08/01/28 08/01/2028 2.907%	45,382	40,248
*	Charles Schwab	Nike Inc B	3,030	36,975
*	Charles Schwab	Nordson Corp	16,576	32,330
*	Charles Schwab	Novo Nordisk A/S ADR	25,107	25,715
*	Charles Schwab	Owens Corning 3.400 08/15/26 26 08/15/2026 3.400% Call 05/15/2026 100.00	51,392	46,734
*	Charles Schwab	PIMCO International Bond (USD-Hdg) Instl	158,599	144,913
*	Charles Schwab	Qorvo Inc	32,835	17,856
*	Charles Schwab	QuestDiagnostics 3.500 03/30/25 24 03/30/2025 3.500% Call 12/30/2024 100.00	51,006	48,028
*	Charles Schwab	Saline Cnty Ark Sales & Use 3.646 06/01/27 24 06/01/2027 3.646% Call 06/01/2024 100.00	26,339	23,731
*	Charles Schwab	Select Sector Spdr Trust The Health Care Select Se	29,291	29,344
*	Charles Schwab	Sherwin-Williams Co	14,783	35,600
*	Charles Schwab	Simon Property Group Inc	28,765	37,359
*	Charles Schwab	Simon Propty 3.375 10/01/24 24 10/01/2024 3.375% Call 07/01/2024 100.00	50,860	48,276
*	Charles Schwab	Snap-on Inc	18,272	27,876
*	Charles Schwab	South Jersey Transn Auth N J T 3.120 11/01/26 11/01/2026 3.120%	50,090	45,725
*	Charles Schwab	SPDR® S&P Biotech ETF	4,597	36,520
*	Charles Schwab	Starbucks 3.850 10/01/23 23 10/01/2023 3.850% Call 09/20/2023 100.00	51,085	49,668

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(i)
Schedule of Assets (Held at End of Year)
December 31, 2022

(a)	(b)	(c) Description of investment including maturity date, rate of interest collateral, par or maturity value	(d)	(e)
	Identity of issue, borrower, lessor or similar party		Cost	Current value
*	Charles Schwab	Starbucks Corp	\$ 20,453	\$ 25,594
*	Charles Schwab	Stryker Corp	46,604	47,676
*	Charles Schwab	TCW Emerging Markets Income I	105,836	90,177
*	Charles Schwab	TCW Emerging Markets Income N	70,233	53,414
*	Charles Schwab	TCW Total Return Bond I	506,568	444,087
*	Charles Schwab	The Home Depot Inc	6,222	73,595
*	Charles Schwab	TJX Companies Inc	6,932	20,935
*	Charles Schwab	Trane Technologies PLC	23,017	40,678
*	Charles Schwab	TWDC Entps 3.150 09/17/25 MTN 09/17/2025 3.150%	51,689	47,902
*	Charles Schwab	Tyson Foods 3.950 08/15/24 24 08/15/2024 3.950% Call 05/15/2024 100.00	50,913	49,209
*	Charles Schwab	Ulta Salon Cosmetics & Fragrance Inc	36,732	41,278
*	Charles Schwab	Under Armour 3.250 06/15/26 26 06/15/2026 3.250% Call 03/15/2026 100.00	48,908	44,480
*	Charles Schwab	Union Pacific Corp	9,282	40,793
*	Charles Schwab	United Energy Corp	9,500	740
*	Charles Schwab	United Rentals Inc	25,381	27,723
*	Charles Schwab	UnitedHealth Group Inc	22,271	48,777
*	Charles Schwab	Vail Resorts Inc	18,104	19,783
*	Charles Schwab	Valley National Bancorp	5,939	3,461
*	Charles Schwab	VanEck BDC Income ETF	12,731	14,575
*	Charles Schwab	Vanguard Mid-Cap Growth ETF	10,397	15,280
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	34,638	33,836
*	Charles Schwab	Vanguard Small-Cap ETF	28,481	89,384
*	Charles Schwab	Vertex Pharmaceuticals Inc	34,811	41,584
*	Charles Schwab	Visa Inc Class A	5,694	82,065
*	Charles Schwab	Volkswagen AG	17,797	12,500
*	Charles Schwab	Walt Disney Co	32,128	29,105
*	Charles Schwab	Williams 7.750 06/15/31 06/15/2031 7.750%	68,909	54,083
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	9,229	10,094
*	Charles Schwab	Wyndham Hotels & Resorts Inc	13,610	32,018
*	Charles Schwab	Zebra Technologies Corp	20,929	30,513

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(i)
Schedule of Assets (Held at End of Year)
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(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Zoetis 4.500 11/13/25 25 11/13/2025 4.500% Call 08/13/2025 100.00	\$ 53,225	\$ 49,814
*	Charles Schwab	Apollo Investment Corp	46,400	45,600
*	Charles Schwab	Ares Capital Corp	24,222	22,940
*	Charles Schwab	Barings BDC Inc	29,438	26,822
*	Charles Schwab	BlackRock Capital Investment Corp	50,341	49,268
*	Charles Schwab	Blue Owl Capital Corp	75,473	68,053
*	Charles Schwab	Carlyle Secured Lending Inc	48,395	55,365
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	18,362	18,362
*	Charles Schwab	Crescent Capital BDC Inc	50,453	46,506
*	Charles Schwab	FS KKR Capital Corp	34,591	31,133
*	Charles Schwab	Golub Capital BDC Inc	45,156	46,192
*	Charles Schwab	New Mountain Finance Corp	44,981	45,274
*	Charles Schwab	Oaktree Specialty Lending Corp	45,055	45,789
*	Charles Schwab	Pennant Park Investment Corp	24,036	23,092
*	Charles Schwab	Stellus Capital Investment Corp	35,111	34,343
*	Charles Schwab	VanEck BDC Income ETF	138,827	130,279
*	Charles Schwab	Alphabet 1.998 08/15/26 26 08/15/2026 1.998% Call 05/15/2026 100.00	4,896	4,596
*	Charles Schwab	Apple 2.400 01/13/23 22 01/13/2023 2.400% Call 01/12/2023 100.00	4,999	4,998
*	Charles Schwab	Baxter Intl 2.600 08/15/26 26 08/15/2026 2.600% Call 05/15/2026 100.00	9,949	9,234
*	Charles Schwab	BlackRock High Yield Bond Inv A	20,708	17,794
*	Charles Schwab	BofAML 4.250 10/22/26 MTN 10/22/2026 4.250%	15,601	14,509
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	23,875	23,875
*	Charles Schwab	Cimarex Energy 3.900 05/15/27 27 05/15/2027 3.900% Call 02/15/2027 100.00	10,024	9,075
*	Charles Schwab	Citigroup 4.450 09/29/27 09/29/2027 4.450%	10,566	9,549
*	Charles Schwab	Comcast 3.300 02/01/27 26 02/01/2027 3.300% Call 11/01/2026 100.00	9,980	9,418
*	Charles Schwab	Discovery Com 3.950 03/20/28 27 03/20/2028 3.950% Call 12/20/2027 100.00	14,912	13,308
*	Charles Schwab	Energy Transfer 3.900 07/15/26 26 07/15/2026 3.900% Call 04/15/2026 100.00	9,772	9,449
*	Charles Schwab	Energy Transfer 4.050 03/15/25 24 03/15/2025 4.050% Call 12/15/2024 100.00	9,989	9,694
*	Charles Schwab	FEDERAL HOME LOAN MORTGAGE CORPORATION S235 A5 Fix 02/01/2036 3.000% Factor 0.00942710	3,864	3,448
*	Charles Schwab	FEDERAL NATIONAL MORTGAGE ASSOCIATION 171B AD Seq 07/25/2046 2.500% Factor 0.10643120	2,582	1,749

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Form 5500 Schedule H, Part IV, Line 4(i)
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(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Federated Hermes Instl High Yield Bd IS	\$ 11,855	\$ 11,015
*	Charles Schwab	First Trust Low Duration Oppos ETF	24,741	22,852
*	Charles Schwab	Goldman Sachs 4.250 10/21/25 10/21/2025 4.250%	15,233	14,618
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc Instl	7,030	6,270
*	Charles Schwab	Illinois St Sales Tax Rev 2.600 06/15/23 06/15/2023 2.600%	24,845	24,708
*	Charles Schwab	iShares Core MSCI EAFE	69,120	71,749
*	Charles Schwab	iShares Russell Mid-Cap Value ETF	57,902	62,045
*	Charles Schwab	iShares S&P 500 Value	222,481	242,702
*	Charles Schwab	JP Morgan 4.125 12/15/26 12/15/2026 4.125%	10,381	9,718
*	Charles Schwab	JPMorgan High Yield Research Enh ETF	44,577	38,798
*	Charles Schwab	MainStay MacKay High Yield Corp Bd I	48,217	42,103
*	Charles Schwab	Masco 3.500 11/15/27 27 11/15/2027 3.500% Call 08/15/2027 100.00	25,500	23,026
*	Charles Schwab	MetLife 3.000 03/01/25 03/01/2025 3.000%	9,999	9,606
*	Charles Schwab	Metropolitan West Total Return Bd I	18,318	15,710
*	Charles Schwab	Metropolitan West Total Return Bd M	3,092	2,571
*	Charles Schwab	Owens Corning 4.200 12/01/24 24 12/01/2024 4.200% Call 09/01/2024 100.00	4,904	4,925
*	Charles Schwab	PIMCO International Bond (USD-Hdg) Instl	14,702	12,864
*	Charles Schwab	Tapestry 4.250 04/01/25 25 04/01/2025 4.250% Call 01/01/2025 100.00	26,265	24,431
*	Charles Schwab	TCW Emerging Markets Income N	19,110	14,411
*	Charles Schwab	TCW Total Return Bond I	51,165	41,873
*	Charles Schwab	TCW Total Return Bond N	12,472	9,955
*	Charles Schwab	Under Armour 3.250 06/15/26 26 06/15/2026 3.250% Call 03/15/2026 100.00	9,958	8,896
*	Charles Schwab	US Bancorp 3.100 04/27/26 26 MTN 04/27/2026 3.100% Call 03/27/2026 100.00	9,992	9,436
*	Charles Schwab	Vanguard 500 ETF	130,776	150,374
*	Charles Schwab	Vanguard FTSE Emerging Markets ETF	41,077	39,526
*	Charles Schwab	Vanguard Mid-Cap Value ETF	91,803	226,121
*	Charles Schwab	Vanguard Russell 1000 Value ETF	279,344	443,489
*	Charles Schwab	Vanguard Small-Cap Value ETF	19,018	35,730
*	Charles Schwab	Vanguard Value ETF	246,498	283,688
*	Charles Schwab	Wells Fargo 4.100 06/03/26 MTN 06/03/2026 4.100%	10,521	9,654

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(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Western Asset Core Bond I	\$ 5,567	\$ 4,473
*	Charles Schwab	Wisdomtree Europe Hedged Equity ETF	33,179	42,466
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	6,651	11,122
*	Charles Schwab	BlackRock High Yield Bond Inv A	16,625	15,200
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond FI	5,496	5,074
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond IS	16,350	12,349
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	3,092	3,092
*	Charles Schwab	DoubleLine Core Fixed Income I	14,472	12,290
*	Charles Schwab	DoubleLine Core Fixed Income N	3,197	2,999
*	Charles Schwab	Federated Hermes High Income Bond IS	2,776	2,661
*	Charles Schwab	Federated Hermes Instl High Yield Bd IS	13,437	12,541
*	Charles Schwab	Fidelity® Value Factor ETF	13,693	14,953
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc A	227	227
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc Instl	9,420	8,415
*	Charles Schwab	Grayscale Bitcoin Trust (BTC)	2,871	1,127
*	Charles Schwab	iShares Core MSCI EAFE	11,713	11,034
*	Charles Schwab	iShares Core S&P Small-Cap	4,207	4,353
*	Charles Schwab	iShares Interest Rate Hedged Corp Bd ETF	15,587	15,021
*	Charles Schwab	iShares Russell 1000 Growth	60,576	54,631
*	Charles Schwab	iShares Russell Mid-Cap Growth ETF	20,189	17,138
*	Charles Schwab	MainStay MacKay High Yield Corp Bd I	29,587	27,639
*	Charles Schwab	Metropolitan West Total Return Bd I	18,175	16,634
*	Charles Schwab	Metropolitan West Total Return Bd M	6,695	6,247
*	Charles Schwab	PIMCO International Bond (USD-Hdg) Instl	15,161	13,493
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Instl	19,743	17,554
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Ret	14,528	12,941
*	Charles Schwab	TCW Emerging Markets Income N	19,935	16,390
*	Charles Schwab	TCW Total Return Bond I	58,683	50,061
*	Charles Schwab	Thompson Bond	13,989	12,192
*	Charles Schwab	Vanguard 500 ETF	93,100	96,267

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(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Vanguard FTSE Emerging Markets ETF	\$ 4,902	\$ 4,717
*	Charles Schwab	Vanguard Mid-Cap ETF	18,249	17,935
*	Charles Schwab	Vanguard Mid-Cap Value ETF	15,140	17,175
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	24,018	23,159
*	Charles Schwab	Vanguard Small-Cap ETF	4,827	4,589
*	Charles Schwab	Vanguard Value ETF	34,904	40,286
*	Charles Schwab	Western Asset Core Bond I	16,567	13,592
*	Charles Schwab	WisdomTree EmMkts ex-Stt-Ownd EntrprsETF	4,046	3,015
*	Charles Schwab	Wisdomtree Europe Hedged Equity ETF	5,719	6,087
*	Charles Schwab	WisdomTree International Hedged Quality Dividend G	4,834	4,454
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	1,707	2,057
			9,837,018	12,438,460
		Non interest bearing cash	381,386	381,386
			\$ 10,218,404	\$ 12,819,846

* Indicates an identified person known to be a party-in-interest to the Plan.

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Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value	
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond FI	\$ 6,871	\$ 5,790
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond IS	59,344	44,897
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	15,555	15,555
*	Charles Schwab	DoubleLine Core Fixed Income I	66,238	55,355
*	Charles Schwab	DoubleLine Core Fixed Income N	4,438	4,161
*	Charles Schwab	Federated Hermes Instl High Yield Bd IS	55,740	51,614
*	Charles Schwab	First Trust Low Duration Oppos ETF	115,404	107,763
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc A	2,320	2,187
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc Instl	59,524	52,400
*	Charles Schwab	iShares Core MSCI EAFE	53,695	58,681
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	39,179	34,325
*	Charles Schwab	iShares Core S&P Small-Cap	13,273	37,099
*	Charles Schwab	iShares iBoxx \$ Investment Grade Corporate Bond ET	63,137	54,191
*	Charles Schwab	iShares JPMorgan USD Emerg Markets Bond	47,055	44,579
*	Charles Schwab	iShares S&P 500 Value	49,708	53,096
*	Charles Schwab	Janus Henderson Flexible Bond I	66,924	55,834
*	Charles Schwab	Janus Henderson Flexible Bond T	54,506	48,969
*	Charles Schwab	PIMCO 0-5 Year High Yield Corp Bd ETF	123,239	113,628
*	Charles Schwab	PIMCO International Bond (USD-Hdg) Instl	85,077	73,062
*	Charles Schwab	Schwab International Equity ETF™	20,847	23,481
*	Charles Schwab	SPDR® S&P 500 ETF	95,595	294,471
*	Charles Schwab	TCW Total Return Bond I	125,302	101,870
*	Charles Schwab	TCW Total Return Bond N	7,004	5,934
*	Charles Schwab	Vanguard 500 ETF	49,470	76,943
*	Charles Schwab	Vanguard Growth ETF	63,172	172,219
*	Charles Schwab	Vanguard High-Yield Corporate Adm	83,608	73,421
*	Charles Schwab	Vanguard High-Yield Corporate Inv	34,555	32,146
*	Charles Schwab	Vanguard Mid-Cap ETF	61,228	70,111
*	Charles Schwab	Vanguard Mid-Cap Growth ETF	36,085	87,723

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*	Charles Schwab	Vanguard Mid-Cap Value ETF	\$ 22,841	\$ 58,559
*	Charles Schwab	Vanguard Russell 1000 Growth ETF	70,303	77,444
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	171,934	162,786
*	Charles Schwab	Vanguard Value ETF	58,867	111,594
*	Charles Schwab	Wisdomtree Europe Hedged Equity ETF	6,191	8,675
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	11,783	17,937
*	Charles Schwab	Baron Global Advantage Institutional	26,811	27,585
*	Charles Schwab	BlackRock High Yield Bond Instl	6,105	5,183
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond IS	9,320	6,907
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	17,723	17,723
*	Charles Schwab	Consumer Staples Select Sector SPDR® ETF	7,351	10,437
*	Charles Schwab	DoubleLine Core Fixed Income I	9,160	7,584
*	Charles Schwab	ETFMG Prime Mobile Payments ETF	16,424	12,956
*	Charles Schwab	Federated Hermes High Income Bond IS	6,681	5,586
*	Charles Schwab	Financial Select Sector SPDR® ETF	39,458	61,970
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc Instl	8,938	7,592
*	Charles Schwab	Grayscale Bitcoin Trust (BTC)	17,129	4,336
*	Charles Schwab	Industrial Select Sector SPDR® ETF	25,038	77,586
*	Charles Schwab	iShares Core MSCI EAFE	40,917	35,135
*	Charles Schwab	iShares Core S&P 500	30,395	27,663
*	Charles Schwab	iShares Interest Rate Hedged Corp Bd ETF	4,784	4,525
*	Charles Schwab	Ishares U S Technology Etf	83,418	249,020
*	Charles Schwab	MainStay MacKay High Yield Corp Bd I	9,407	8,204
*	Charles Schwab	Materials Select Sector SPDR® ETF	18,611	31,150
*	Charles Schwab	Metropolitan West Total Return Bd I	13,419	11,103
*	Charles Schwab	PIMCO International Bond (USD-Hdg) Instl	9,094	7,783
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Instl	11,186	9,353
*	Charles Schwab	Select Sector Spdr Trust Shs Ben Int Energy	9,048	15,745
*	Charles Schwab	Select Sector Spdr Trust The Health Care Select Se	53,752	103,110
*	Charles Schwab	TCW Emerging Markets Income I	9,264	6,861

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*	Charles Schwab	Comcast 3.375 02/15/25 24 02/15/2025 3.375% Call 11/15/2024 100.00	\$ 53,380	\$ 48,432
*	Charles Schwab	Constellation 4.750 11/15/24 11/15/2024 4.750%	52,050	49,650
*	Charles Schwab	Constellation Brands Inc	18,143	29,432
*	Charles Schwab	Costco Wholesale Corp	3,363	31,499
*	Charles Schwab	CVS Health 3.875 07/20/25 25 07/20/2025 3.875% Call 04/20/2025 100.00	48,708	43,905
*	Charles Schwab	D.R. Horton Inc	15,221	17,471
*	Charles Schwab	Danaher Corp	-	55,738
*	Charles Schwab	Darling Ingredients Inc	24,908	20,968
*	Charles Schwab	Discover Financial Services	2,226	31,697
*	Charles Schwab	Dollar General Corp	17,863	59,839
*	Charles Schwab	Dollar Tree Inc	17,494	14,993
*	Charles Schwab	Federated Hermes Instl High Yield Bd IS	86,719	83,854
*	Charles Schwab	First Trust Low Duration Oppos ETF	151,669	141,851
*	Charles Schwab	Ford Motor Co	6,413	10,862
*	Charles Schwab	Fulton Financial 4.500 11/15/24 11/15/2024 4.500%	52,957	48,931
*	Charles Schwab	General Mills 3.650 02/15/24 23 02/15/2024 3.650% Call 11/15/2023 100.00	52,041	49,215
*	Charles Schwab	Global Payments 3.750 06/01/23 23 06/01/2023 3.750% Call 05/31/2023 100.00	10,080	9,936
*	Charles Schwab	Global Payments Inc	14,521	20,261
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc Instl	35,428	33,172
*	Charles Schwab	Goldman Sachs Group Inc	1,768	23,350
*	Charles Schwab	HCA Healthcare Inc	11,929	41,273
*	Charles Schwab	HERTZ GLOBAL HLDGS EQY WARRANT	14,538	9,833
*	Charles Schwab	Hyatt Hotels 4.850 03/15/26 25 03/15/2026 4.850% Call 12/15/2025 100.00	53,375	49,161
*	Charles Schwab	Incyte Corp	25,517	27,871
*	Charles Schwab	Intel Corp	32,238	16,387
*	Charles Schwab	Invesco S&P 500® Equal Weight Tech ETF	22,590	80,912
*	Charles Schwab	iShares Core MSCI EAFE	29,848	33,594
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	64,239	53,752
*	Charles Schwab	iShares MSCI EAFE Growth ETF	55,353	62,150
*	Charles Schwab	iShares US Healthcare Providers	19,505	40,689

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*	Charles Schwab	Johnson & Johnson	\$ 28,942	\$ 39,216
*	Charles Schwab	JPMorgan Chase & Co	8,819	29,502
*	Charles Schwab	L3Harris Technologies Inc	23,381	23,111
*	Charles Schwab	Littelfuse Inc	14,495	18,717
*	Charles Schwab	Lockheed 3.550 01/15/26 25 01/15/2026 3.550% Call 10/15/2025 100.00	26,354	25,173
*	Charles Schwab	Lowe s Companies Inc	10,737	75,113
*	Charles Schwab	MainStay MacKay High Yield Corp Bd I	4,232	205,568
*	Charles Schwab	Mastercard Inc A	3,661	78,587
*	Charles Schwab	Medtronic PLC	-	-
*	Charles Schwab	Meta Platforms Inc Class A	29,370	38,870
*	Charles Schwab	MetLife 4.368 09/15/23 09/15/2023 4.368%	53,572	49,840
*	Charles Schwab	Metropolitan West Total Return Bd I	244,846	220,055
*	Charles Schwab	Microsoft Corp	36,376	127,105
*	Charles Schwab	New Haven Conn 2.907 08/01/28 08/01/2028 2.907%	45,382	40,248
*	Charles Schwab	Nike Inc B	3,030	36,975
*	Charles Schwab	Nordson Corp	16,576	32,330
*	Charles Schwab	Novo Nordisk A/S ADR	25,107	25,715
*	Charles Schwab	Owens Corning 3.400 08/15/26 26 08/15/2026 3.400% Call 05/15/2026 100.00	51,392	46,734
*	Charles Schwab	PIMCO International Bond (USD-Hdg) Instl	158,599	144,913
*	Charles Schwab	Qorvo Inc	32,835	17,856
*	Charles Schwab	QuestDiagnostics 3.500 03/30/25 24 03/30/2025 3.500% Call 12/30/2024 100.00	51,006	48,028
*	Charles Schwab	Saline Cnty Ark Sales & Use 3.646 06/01/27 24 06/01/2027 3.646% Call 06/01/2024 100.00	26,339	23,731
*	Charles Schwab	Select Sector Spdr Trust The Health Care Select Se	29,291	29,344
*	Charles Schwab	Sherwin-Williams Co	14,783	35,600
*	Charles Schwab	Simon Property Group Inc	28,765	37,359
*	Charles Schwab	Simon Propty 3.375 10/01/24 24 10/01/2024 3.375% Call 07/01/2024 100.00	50,860	48,276
*	Charles Schwab	Snap-on Inc	18,272	27,876
*	Charles Schwab	South Jersey Transn Auth N J T 3.120 11/01/26 11/01/2026 3.120%	50,090	45,725
*	Charles Schwab	SPDR® S&P Biotech ETF	4,597	36,520
*	Charles Schwab	Starbucks 3.850 10/01/23 23 10/01/2023 3.850% Call 09/20/2023 100.00	51,085	49,668

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*	Charles Schwab	Starbucks Corp	\$ 20,453	\$ 25,594
*	Charles Schwab	Stryker Corp	46,604	47,676
*	Charles Schwab	TCW Emerging Markets Income I	105,836	90,177
*	Charles Schwab	TCW Emerging Markets Income N	70,233	53,414
*	Charles Schwab	TCW Total Return Bond I	506,568	444,087
*	Charles Schwab	The Home Depot Inc	6,222	73,595
*	Charles Schwab	TJX Companies Inc	6,932	20,935
*	Charles Schwab	Trane Technologies PLC	23,017	40,678
*	Charles Schwab	TWDC Entps 3.150 09/17/25 MTN 09/17/2025 3.150%	51,689	47,902
*	Charles Schwab	Tyson Foods 3.950 08/15/24 24 08/15/2024 3.950% Call 05/15/2024 100.00	50,913	49,209
*	Charles Schwab	Ulta Salon Cosmetics & Fragrance Inc	36,732	41,278
*	Charles Schwab	Under Armour 3.250 06/15/26 26 06/15/2026 3.250% Call 03/15/2026 100.00	48,908	44,480
*	Charles Schwab	Union Pacific Corp	9,282	40,793
*	Charles Schwab	United Energy Corp	9,500	740
*	Charles Schwab	United Rentals Inc	25,381	27,723
*	Charles Schwab	UnitedHealth Group Inc	22,271	48,777
*	Charles Schwab	Vail Resorts Inc	18,104	19,783
*	Charles Schwab	Valley National Bancorp	5,939	3,461
*	Charles Schwab	VanEck BDC Income ETF	12,731	14,575
*	Charles Schwab	Vanguard Mid-Cap Growth ETF	10,397	15,280
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	34,638	33,836
*	Charles Schwab	Vanguard Small-Cap ETF	28,481	89,384
*	Charles Schwab	Vertex Pharmaceuticals Inc	34,811	41,584
*	Charles Schwab	Visa Inc Class A	5,694	82,065
*	Charles Schwab	Volkswagen AG	17,797	12,500
*	Charles Schwab	Walt Disney Co	32,128	29,105
*	Charles Schwab	Williams 7.750 06/15/31 06/15/2031 7.750%	68,909	54,083
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	9,229	10,094
*	Charles Schwab	Wyndham Hotels & Resorts Inc	13,610	32,018
*	Charles Schwab	Zebra Technologies Corp	20,929	30,513

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*	Charles Schwab	Zoetis 4.500 11/13/25 25 11/13/2025 4.500% Call 08/13/2025 100.00	\$ 53,225	\$ 49,814
*	Charles Schwab	Apollo Investment Corp	46,400	45,600
*	Charles Schwab	Ares Capital Corp	24,222	22,940
*	Charles Schwab	Barings BDC Inc	29,438	26,822
*	Charles Schwab	BlackRock Capital Investment Corp	50,341	49,268
*	Charles Schwab	Blue Owl Capital Corp	75,473	68,053
*	Charles Schwab	Carlyle Secured Lending Inc	48,395	55,365
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	18,362	18,362
*	Charles Schwab	Crescent Capital BDC Inc	50,453	46,506
*	Charles Schwab	FS KKR Capital Corp	34,591	31,133
*	Charles Schwab	Golub Capital BDC Inc	45,156	46,192
*	Charles Schwab	New Mountain Finance Corp	44,981	45,274
*	Charles Schwab	Oaktree Specialty Lending Corp	45,055	45,789
*	Charles Schwab	Pennant Park Investment Corp	24,036	23,092
*	Charles Schwab	Stellus Capital Investment Corp	35,111	34,343
*	Charles Schwab	VanEck BDC Income ETF	138,827	130,279
*	Charles Schwab	Alphabet 1.998 08/15/26 26 08/15/2026 1.998% Call 05/15/2026 100.00	4,896	4,596
*	Charles Schwab	Apple 2.400 01/13/23 22 01/13/2023 2.400% Call 01/12/2023 100.00	4,999	4,998
*	Charles Schwab	Baxter Intl 2.600 08/15/26 26 08/15/2026 2.600% Call 05/15/2026 100.00	9,949	9,234
*	Charles Schwab	BlackRock High Yield Bond Inv A	20,708	17,794
*	Charles Schwab	BofAML 4.250 10/22/26 MTN 10/22/2026 4.250%	15,601	14,509
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	23,875	23,875
*	Charles Schwab	Cimarex Energy 3.900 05/15/27 27 05/15/2027 3.900% Call 02/15/2027 100.00	10,024	9,075
*	Charles Schwab	Citigroup 4.450 09/29/27 09/29/2027 4.450%	10,566	9,549
*	Charles Schwab	Comcast 3.300 02/01/27 26 02/01/2027 3.300% Call 11/01/2026 100.00	9,980	9,418
*	Charles Schwab	Discovery Com 3.950 03/20/28 27 03/20/2028 3.950% Call 12/20/2027 100.00	14,912	13,308
*	Charles Schwab	Energy Transfer 3.900 07/15/26 26 07/15/2026 3.900% Call 04/15/2026 100.00	9,772	9,449
*	Charles Schwab	Energy Transfer 4.050 03/15/25 24 03/15/2025 4.050% Call 12/15/2024 100.00	9,989	9,694
*	Charles Schwab	FEDERAL HOME LOAN MORTGAGE CORPORATION S235 A5 Fix 02/01/2036 3.000% Factor 0.00942710	3,864	3,448
*	Charles Schwab	FEDERAL NATIONAL MORTGAGE ASSOCIATION 171B AD Seq 07/25/2046 2.500% Factor 0.10643120	2,582	1,749

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*	Charles Schwab	Federated Hermes Instl High Yield Bd IS	\$ 11,855	\$ 11,015
*	Charles Schwab	First Trust Low Duration Oppos ETF	24,741	22,852
*	Charles Schwab	Goldman Sachs 4.250 10/21/25 10/21/2025 4.250%	15,233	14,618
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc Instl	7,030	6,270
*	Charles Schwab	Illinois St Sales Tax Rev 2.600 06/15/23 06/15/2023 2.600%	24,845	24,708
*	Charles Schwab	iShares Core MSCI EAFE	69,120	71,749
*	Charles Schwab	iShares Russell Mid-Cap Value ETF	57,902	62,045
*	Charles Schwab	iShares S&P 500 Value	222,481	242,702
*	Charles Schwab	JP Morgan 4.125 12/15/26 12/15/2026 4.125%	10,381	9,718
*	Charles Schwab	JPMorgan High Yield Research Enh ETF	44,577	38,798
*	Charles Schwab	MainStay MacKay High Yield Corp Bd I	48,217	42,103
*	Charles Schwab	Masco 3.500 11/15/27 27 11/15/2027 3.500% Call 08/15/2027 100.00	25,500	23,026
*	Charles Schwab	MetLife 3.000 03/01/25 03/01/2025 3.000%	9,999	9,606
*	Charles Schwab	Metropolitan West Total Return Bd I	18,318	15,710
*	Charles Schwab	Metropolitan West Total Return Bd M	3,092	2,571
*	Charles Schwab	Owens Corning 4.200 12/01/24 24 12/01/2024 4.200% Call 09/01/2024 100.00	4,904	4,925
*	Charles Schwab	PIMCO International Bond (USD-Hdg) Instl	14,702	12,864
*	Charles Schwab	Tapestry 4.250 04/01/25 25 04/01/2025 4.250% Call 01/01/2025 100.00	26,265	24,431
*	Charles Schwab	TCW Emerging Markets Income N	19,110	14,411
*	Charles Schwab	TCW Total Return Bond I	51,165	41,873
*	Charles Schwab	TCW Total Return Bond N	12,472	9,955
*	Charles Schwab	Under Armour 3.250 06/15/26 26 06/15/2026 3.250% Call 03/15/2026 100.00	9,958	8,896
*	Charles Schwab	US Bancorp 3.100 04/27/26 26 MTN 04/27/2026 3.100% Call 03/27/2026 100.00	9,992	9,436
*	Charles Schwab	Vanguard 500 ETF	130,776	150,374
*	Charles Schwab	Vanguard FTSE Emerging Markets ETF	41,077	39,526
*	Charles Schwab	Vanguard Mid-Cap Value ETF	91,803	226,121
*	Charles Schwab	Vanguard Russell 1000 Value ETF	279,344	443,489
*	Charles Schwab	Vanguard Small-Cap Value ETF	19,018	35,730
*	Charles Schwab	Vanguard Value ETF	246,498	283,688
*	Charles Schwab	Wells Fargo 4.100 06/03/26 MTN 06/03/2026 4.100%	10,521	9,654

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*	Charles Schwab	Western Asset Core Bond I	\$ 5,567	\$ 4,473
*	Charles Schwab	Wisdomtree Europe Hedged Equity ETF	33,179	42,466
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	6,651	11,122
*	Charles Schwab	BlackRock High Yield Bond Inv A	16,625	15,200
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond FI	5,496	5,074
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond IS	16,350	12,349
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	3,092	3,092
*	Charles Schwab	DoubleLine Core Fixed Income I	14,472	12,290
*	Charles Schwab	DoubleLine Core Fixed Income N	3,197	2,999
*	Charles Schwab	Federated Hermes High Income Bond IS	2,776	2,661
*	Charles Schwab	Federated Hermes Instl High Yield Bd IS	13,437	12,541
*	Charles Schwab	Fidelity® Value Factor ETF	13,693	14,953
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc A	227	227
*	Charles Schwab	Goldman Sachs Global Core Fxd Inc Instl	9,420	8,415
*	Charles Schwab	Grayscale Bitcoin Trust (BTC)	2,871	1,127
*	Charles Schwab	iShares Core MSCI EAFE	11,713	11,034
*	Charles Schwab	iShares Core S&P Small-Cap	4,207	4,353
*	Charles Schwab	iShares Interest Rate Hedged Corp Bd ETF	15,587	15,021
*	Charles Schwab	iShares Russell 1000 Growth	60,576	54,631
*	Charles Schwab	iShares Russell Mid-Cap Growth ETF	20,189	17,138
*	Charles Schwab	MainStay MacKay High Yield Corp Bd I	29,587	27,639
*	Charles Schwab	Metropolitan West Total Return Bd I	18,175	16,634
*	Charles Schwab	Metropolitan West Total Return Bd M	6,695	6,247
*	Charles Schwab	PIMCO International Bond (USD-Hdg) Instl	15,161	13,493
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Instl	19,743	17,554
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Ret	14,528	12,941
*	Charles Schwab	TCW Emerging Markets Income N	19,935	16,390
*	Charles Schwab	TCW Total Return Bond I	58,683	50,061
*	Charles Schwab	Thompson Bond	13,989	12,192
*	Charles Schwab	Vanguard 500 ETF	93,100	96,267

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(i)
Schedule of Assets (Held at End of Year)
December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Vanguard FTSE Emerging Markets ETF	\$ 4,902	\$ 4,717
*	Charles Schwab	Vanguard Mid-Cap ETF	18,249	17,935
*	Charles Schwab	Vanguard Mid-Cap Value ETF	15,140	17,175
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	24,018	23,159
*	Charles Schwab	Vanguard Small-Cap ETF	4,827	4,589
*	Charles Schwab	Vanguard Value ETF	34,904	40,286
*	Charles Schwab	Western Asset Core Bond I	16,567	13,592
*	Charles Schwab	WisdomTree EmMkts ex-Stt-Ownd EntrprsETF	4,046	3,015
*	Charles Schwab	Wisdomtree Europe Hedged Equity ETF	5,719	6,087
*	Charles Schwab	WisdomTree International Hedged Quality Dividend G	4,834	4,454
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	1,707	2,057
			9,837,018	12,438,460
Non interest bearing cash			381,386	381,386
			\$ 10,218,404	\$ 12,819,846

* Indicates an identified person known to be a party-in-interest to the Plan.